

Information to identify the case:

Debtor 1 **Michael L Bazzone Jr**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4241**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-23502-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael L Bazzone Jr

3/29/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael L Bazzone, Jr
 Debtor

Case No. 14-23502-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 38

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db +Michael L Bazzone, Jr, 4019 Mayflower Court, Murrysville, PA 15668-9520
 cr +Deutsche Bank, et al., by its servicer Ocwen Loan, Stern & Eisenberg, PC,
 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13913759 +City And School District Of Pittsburgh, P.O. Box 747017, Pittsburgh, PA 15274-7017
 13969547 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13969549 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14121108 Deutsche Bank National Trust Company, as Trustee, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
 13913762 +Goehring Rutter & Boehm, Frick Building, 437 Grant Street 14th Floor,
 Pittsburgh, PA 15219-6101
 13913768 +Mr. And Ms. Garmin, 528 E. 6th Avenue, Tarentum, PA 15084-1916
 13913769 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13913770 Nationwide Credit Inc, P.O. Box 26314, Lehigh Valley, PA 18002-6314
 13913772 +Phelan Hallinan & Schmieg LLP, 1617 JFK Boulevard Suite 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13969545 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13913775 +Shapiro & Denardo LLC, 3600 Horizon Drive Suite 150, King Of Prussia, PA 19406-4702
 13913776 +Stern & Eisenberg PC, 1581 Main Street Suite 200, The Shops At Valley Square,
 Warrington, PA 18976-3400
 13913777 +U.S. Bank RMS CC, 205 W. 4th Street, Cincinnati, OH 45202-2628
 13913779 +Village Pools Inc., 4009 William Penn Highway, Murrysville, PA 15668-1807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2017 01:48:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13913753 +EDI: AMEREXPR.COM Mar 30 2017 01:18:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 13956495 EDI: BECKLEE.COM Mar 30 2017 01:18:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13913754 +EDI: BANKAMER.COM Mar 30 2017 01:18:00 BAC Home Loans Servicing LP, 4161 Piedmont Parkway,
 Greensboro, NC 27410-8110
 13913755 EDI: BANKAMER.COM Mar 30 2017 01:18:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 13913756 +E-mail/Text: banko@berkscredit.com Mar 30 2017 01:47:54 Berks Credit & Collection,
 900 Corporate Drive, Reading, PA 19605-3340
 13913757 +E-mail/Text: bknotice@bhmlaw.com Mar 30 2017 01:48:08 Blatt Hasenmiller Leibske & Moore,
 1835 Market Street Suite 501, Philadelphia, PA 19103-2933
 13913758 +EDI: STFC.COM Mar 30 2017 01:18:00 Cach LLC, 4340 S Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 13913760 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Mar 30 2017 01:49:22
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13980973 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 30 2017 01:49:51 Duquesne Light Company,
 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13913761 +EDI: RMSC.COM Mar 30 2017 01:18:00 GEMB, PO Box 965005, Orlando, FL 32896-5005
 13913764 E-mail/Text: bankruptcy.bnc@ditech.com Mar 30 2017 01:47:55 Green Tree Servicing,
 Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709
 13956519 +E-mail/Text: banko@berkscredit.com Mar 30 2017 01:47:54 Gastroenterology Assoc. Inc.,
 c/o Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329
 13913763 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 30 2017 01:47:55 Green Tree, P.O. Box 6172,
 Rapid City, SD 57709-6172
 13913765 +EDI: IRS.COM Mar 30 2017 01:18:00 Internal Revenue Service, Insolvency Unit,
 PO Box 7346, Philadelphia, PA 19101-7346
 13913766 +EDI: CBSKOHLS.COM Mar 30 2017 01:18:00 Kohls/Chase, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 13913767 +EDI: MID8.COM Mar 30 2017 01:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13913771 +Fax: 407-737-5634 Mar 30 2017 02:42:51 Ocwen Loan Servicing LLC,
 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493
 13913773 EDI: PRA.COM Mar 30 2017 01:13:00 Portfolio Recovery, 120 Corporate Blvd, Suite 100,
 Norfolk, VA 23502
 13982851 EDI: PRA.COM Mar 30 2017 01:13:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13913774 +EDI: SECONDROUND.COM Mar 30 2017 01:13:00 Second Round LP, 4150 Freidrich Lane Suite 1,
 Austin, TX 78744-1052

TOTAL: 21

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 38

Date Rcvd: Mar 29, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr City and School District of Pittsburgh
cr Duquesne Light Company
cr GREEN TREE SERVICING LLC
cr Pittsburgh Water & Sewer Authority
cr The Bank Of New York Mellon
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
Lewisville, TX 75067)
13956496* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13956497* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13956498* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13965330* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13913778* +U.S. Bank RMS CC, 205 W 4th Street, Cincinnati, OH 45202-2628

TOTALS: 7, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor GREEN TREE SERVICING LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Christopher A. DeNardo on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor The Bank Of New York Mellon pawb@fedphe.com, james.prostko@phelanhallinan.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul M. Daniels on behalf of Debtor Michael L Bazzone, Jr paul@pauldanielslaw.com, robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bersteinlaw.com;cabbott@ecf.courtdrive.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Miller on behalf of Creditor Deutsche Bank, et al., by its servicer Ocwen Loan Servicing, LLC wmill@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16